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ABSTRACT

A study was conducted to determine who has the responsibility for teaching general occupational and consumer competencies--the home, the school, or the workplace. To answer this question, two national surveys on functional competencies in occupational adaptability and consumer economics were conducted. Competencies were first identified and then four respondent groups (national samples of the general adult population, high school seniors, public school teachers, and employers) were asked three questions about each competency: If a person did not have this ability, how well would he/she do at work? Where should a person be taught this? and Where do most people actually learn this? Results (summarized in this report) show that, in general, abilities pertaining directly to basic skills (especially mathematics skills) were perceived to be the school's responsibility for teaching. Abilities perceived to be the home's responsibility were abilities having to do with taking care of belongings. But overall, public opinion was divided among whether these abilities should be taught at home, in school, or self-taught. (The report also contains a "viewpoint" section--the authors' viewpoints on alternative interpretations and recommendations based on the results of the survey reported as well as other related research; a tentative guide for curriculum-planning dialogue; a bibliography; and the survey ability statements/task areas/enabling behaviors.) (KC)

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FUNCTIONAL COMPETENCIES FOR ADAPTING TO THE WORLD OF WORK

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FOREWORD

The National Center for Research in Vocational Education is continuing its programmatic research into the nature and application of occupational adaptability and transferable skills. This report is one of a series that has been developed to aid educators in preparing today's youth and adults for careers characterized by change.

This study focused on answering questions concerning who has the responsibility for teaching general occupational and consumer competencies. Does the responsibility for teaching such competencies or abilities lie with the home, the school, or the work place? To answer this question, two national surveys on functional competencies in occupational adaptability and consumer economics were conducted. This paper reports initial findings and inferences from data results of the surveys.

The National Center for Research in Vocational Education wishes to express its appreciation to the numerous persons who freely contributed of their time to the data design, collection, and interpretation. Recognition is especially due to Kate Kitchen, Graduate Research Associate, for her assistance. We wish also to thank the Advisory Panel of the Occupational Adaptability and Transferable Skills Program--Ruth Nickse, University of Massachusetts at Boston; John Crystal, The John C. Crystal Center; and Decker Walker, Stanford University--for their direction and support. The data were collected by Opinion Research Corporation and their aid and input are appreciated. The helpful advice of Robert Stump, project officer from the National Institute of Education, is acknowledged. We also thank the reviewers of initial drafts, Deborah Stedman of the University of Texas at Austin; Dick Hulsart, National Assessment of Educational Progress; and Earl Russell, the National Center for Research in Vocational Education. For their advice on data interpretation, we thank John Grasso, West Virginia University; Norvell Northcutt, Southwest Educational Development Laboratory; Beverly Anderson, Northwest Regional Educational Laboratory; Stan Zdep, Opinion Research Corporation; and Hugh Clark, Decision Research Corporation.

Robert E. Taylor
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INTRODUCTION

In recent years, increased public attention has been focused on a recognized national problem: the large number of functionally incompetent and illiterate youth and adults in America. As high as twenty percent of the adult population is lacking in basic reading, writing, and mathematics skills as well as in other competencies essential to the performance of work and life tasks. Recognition of this problem has spurred many state legislatures and departments of education to establish minimum performance standards in the basic skills as part of high school graduation requirements. An increased number of both basic and remedial education programs have been established as part of high school and post-secondary curricula. Concern has centered on preparing students to be functionally competent in various adult work and life roles.

In this fast-paced world of change, the ability to use basic and life coping skills is often tantamount to survival. Youth and adults lacking requisite skills should have the opportunity to learn and develop them. Educational and training institutions, however, are faced with the serious problem of determining where to place their primary educational emphasis. For example, the "back to basics" movement emphasizes the importance of the three "R's," but does not usually attend to students' needs for occupational or consumer-related competencies. These latter are complex behaviors that require a functional level of relevant knowledge, attitudes, and basic skills.

Efforts to decide what schools should be teaching have been hampered by the lack of vital baseline information. Unanswered research questions plague us. For example, where should the competencies, knowledge, and attitudes important to adapting to and coping with the world of work be learned? Are they the responsibility of the home, the school or the work place?

Recognizing a responsibility to provide assistance toward solving this critical education problem, the National Center for Research in Vocational Education conducted a study to investigate where competencies involved in obtaining, keeping, and changing jobs (occupational adaptability), and in performing basic consumer activities such as buying, selling, saving money, or managing personal income (consumer economics) should be taught. The objectives of the study were to establish a baseline set of data that could:

1. contribute to a better understanding of the roles and responsibilities of schools, as well as those of the home and work place, in preparing individuals to be occupationally adaptable, and

2. provide guidance and direction in planning and developing educational curricula and programs intended to teach the basic skills, knowledge, and attitudes necessary for attaining functional competency in occupational adaptability and consumer economics.

The areas of occupational adaptability and consumer economics were selected for the study for several reasons. Previous research conducted by the Occupational Adaptability and Transferable Skills Program, of which this study is a part, has linked deficiencies in the transfer of basic skills and the failure to acquire occupationally adaptive competencies to many of the problems workers encounter in getting, keeping, and changing jobs. Transfer skills, which are abilities needed to apply basic skills learned in one setting (such as in the home or in school) to the performance of tasks in a different setting (such as on the job or in a financial transaction), are an important set of functional competencies in work and life. A study by Wiant[1] indicated that more people apparently lose their jobs--or fail to get jobs--because they lack certain attitudes or adaptive competencies (such as getting along with others or dealing with pressures to get the job done) than because they lack actual job-specific skills (such as how to operate a drill-press).

In today's society people of all ages are involved daily in the consumption of goods and services. Many adults are responsible not only for managing their own consumer needs but also the needs of others. Mass marketing and merchandising, consumer credit, a multitude of legal and financial arrangements, and the wide variety of available goods and services have created the need on the part of most individuals for mastery of both general and specific consumer competencies. The roles of worker and consumer are interrelated and the basic skills and knowledge required to perform competently in these roles have great commonality.

The study was to examine competencies important to the worker and consumer and to investigate where these competencies should be taught and are actually learned. This report summarizes the study's initial findings on the roles of the

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[1]Wiant, A.A. Transferable Skills: The Employer's Viewpoint (Info. Series No. 126). Columbus: The Ohio State University, The National Center for Research in Vocational Education, 1977.

home, the school, and the work place in helping individuals recognize and develop functional skills in occupational adaptability and consumer economics. The information reported here is intended for teachers, parents, employers, school administrators, legislators, and others concerned with the functional competency of individuals in our society.

The long-range goal of the Occupational Adaptability and Transferable Skills Program is to contribute to educational solutions that facilitate the transitions of individuals from school to work, home to work, and job to job. It has been and continues to be the intention and hope of the program staff that the information resulting from these research efforts will assist in the development of educational policies and practices that can aid youth and adults both in dealing with work-related transitions and in achieving work and life goals through their own initiative and abilities.

The Occupational Adaptability and Transferable Skills Program at the National Center for Research in Vocational Education at The Ohio State University is sponsored by the National Institute of Education.

PROCEDURES OF THE STUDY

The study was to investigate the public's perception of the importance of functional competencies for doing well in work and in life and to examine where the public perceived these competencies should be taught. The intent was

- to establish priority of competencies for inclusion in curricula or instructional materials, and
- to delineate the unique or shared roles of responsibility for teaching these competencies.

The study was conducted in three phases: (1) the systematic identification and selection of the competencies and skills investigated, (2) data collection through national surveys, and (3) the initial analysis and interpretation of the data.

Phase One: Identifying Competencies

Numerous research studies and project reports listing skills and/or competencies related to the areas of concern were collected and reviewed. Sources used to develop the study's initial lists of competencies included: National Assessment of Educational Progress, the Education Commission of the States, Denver, Colorado; Adult Performance Level Project, the University of Texas at Austin; and The Generic Skills Project, the Canada Employment and Immigration Commission, Ottawa, Ontario. Staff members working in functional literacy at the Northwest Regional Educational Laboratory and the Southwest Educational Development Laboratory were interviewed. In addition, specific key studies, such as Minimum Competencies: A National Survey by Richard Bossone and The Occupational Survival Skills Project by Robert E. Nelson, were reviewed.

The information gathered from the many sources was organized into a hierarchical framework, which also allowed for depicting the general relationship between functional competencies and their underlying basic skills. Specific competencies are a combination of one or more basic skill, specific knowledge, and attitudes, and are enabling behaviors allowing for task mastery. Tasks were arranged into logical sequences and these sets of statements were used in the next step of investigation--the

eliciting of expert opinion in order to ascertain both the relevance of the tasks and the degree of priority of the tasks in terms of survival.

It should be noted that competencies listed in various studies were rewritten as behavioral task statements by project staff. However, the language of these task statements was considered inappropriate for use in national surveys. The statements as they appeared in the surveys were written as and were designated "abilities." The ability statements on the survey are the competency statements. Henceforth, in the narrative, the terms "competencies" and "abilities" are used interchangeably.

Knowledgeable persons were asked to review the tasks, to add what might be missing, and to mark out irrelevant tasks and skills. This was in order to establish as comprehensive and concise a framework as possible. There were twenty-five to thirty reviewers for each general knowledge area, and these persons were practitioners in adult education, personnel officers of various companies, and consumer advocates.

After review by the experts, the tasks within the framework were revised appropriately. The ability statements as they appeared in the survey, the tasks to which they refer, and possible enabling behaviors are given in the appendix.

Phase Two: The National Surveys

Data collection design and instrumentation were devised by project staff. The survey questionnaires were pilot tested for readability and ambiguity. Arrangements were made with Opinion Research Corporation (ORC) in Princeton, New Jersey for identifying the samples and conducting the surveys. All respondent data was collected in the first half of 1979.

Survey Design

The occupational adaptability survey had four respondent groups (national samples of the general adult population, high school seniors, public school teachers, and employers), and the consumer economics survey had one respondent group, the general adult population. There were thirty-nine abilities pertaining to work or working on the occupational adaptability survey and forty abilities dealing with consumer practices on the consumer economics survey. The ability statements are listed in the data results section (Phase 3) of this report as well as in the appendix.

The survey questions. Three questions were asked of the respondents for each ability. The questions and the response options for the occupational adaptability survey are as follows:

> If a person did not have this ability, how well would he/she do at work?
>
> a. do well at work
> b. have some problems at work
> c. have a great deal of difficulty at work

This question called for respondents' judgment regarding how well a person would do at work if he or she lacked a given ability. The subjects in the national samples, as a group, represented a wide range of job knowledge and work experiences. Their responses reflected the extent to which the public values the competencies for survival and success as a worker. Thus, the responses can be said to be indicative of the importance of the ability.

> Where should a person be taught this (most important place?
>
> a. at home
> b. in school (any level)
> c. on the job
> d. somewhere else (not listed above)

This question again called for respondents' judgment, but as to where the abilities should be taught. Like the first question, the group responses reflect opinion on where the primary responsibility for teaching the competencies should be placed.

> Where do most people actually learn this?
>
> a. at home
> b. in school (any level)
> c. on the job
> d. somewhere else (not listed above)

As the intent of the study was to investigate who has the responsibility for teaching certain functional competencies, it was advantageous to get an estimate of where the competencies are actually being learned. This allows for determining if the

school, for example, is doing what the public perceives as its role.

Whereas the essential concept and format of the survey questions were retained for the consumer economics survey, the wording was changed to reflect "doing well in life" instead of "work." In addition, due to the general and impersonal nature of the abilities in consumer economics, the third-person format was narrowed to the more specific "you." Considering that many competencies in consumer practices may be self-taught, this phrase was substituted for "d. somewhere else" as shown in the questions above. Thus, the response options for where abilities in consumer economics should be taught and actually were learned were: at home, in school, on the job, and self-taught.

The samples. The original plan was to sample approximately 2,000 adults (general adult public), 2,000 students, 1,500 teachers (K-12), and 100 employers nationwide. A problem arose when only thirty-six of the 106 school districts selected for study actually participated in the study. The actual sample size, therefore, for each respondent group and the percentage of each sample's population by geographical region were as follows:

	Consumer Economics		Occupational Adaptability			
	General Adult	General Adult	Teachers	Students	Employers	
Region						
East	24%	26%	25%	19%	23%	
N. Central	29	28	24	27	27	
South	30	32	35	36	26	
West	17	14	16	18	23	
Total N=	2054	2083	978	1752	107	6867

The general adult samples were random probability samples of persons eighteen years of age and older in the continental United States. The teachers were public school teachers from kindergarten through high school levels. Students were high school seniors in college preparatory, vocational education, and general programs. Employers were selected from diverse employment areas and geographical regions.

Data Collection

The data collection was carried out by Opinion Research Corporation (ORC). The general adult population was surveyed in January, 1979 on occupational adaptability and in July, 1979 on consumer economics (two different samples) by trained interviewers in the respondents' homes. The questions and ability

statements were read to the respondents by the interviewer; subjects were not required to be literate to participate in the study.

The data collected from teachers and students was accomplished through mailed-out, self-administered questionnaires. Subjects were identified in the following manner.

1. School districts having K-12 levels within the school district were identified and a sample randomly selected. (School district names are considered confidential.)

2. Contacts were made with school districts. For the participating schools, teachers (K-12) and high school seniors were selected by the school superintendent's office.

3. The questionnaires were administered to students in groups. Local teachers distributed and monitored the tests.

4. Teachers completed the forms individually and the questionnaires were returned directly to ORC for tabulation.

A small sample of employers (N=100) was selected according to region and size of company by type of organization. The questionnaires were self-administered and the respondents were personnel officers, managers or supervisors, and/or business owners.

ORC established and maintained adequate quality control of the data collected. Initial response tabulations were conducted by ORC and subsequent data analysis by project staff.

Phase Three: Survey Results

The percent response was tabulated for each ability (thirty-nine for occupational adaptability and forty for consumer economics) for each of the three survey questions for the five respondent groups. Survey findings for occupational adaptability and consumer economics reported here are based on these percent responses. These data findings are presented separately for the two content areas.

Occupational Adaptability Survey Findings

The table on the following pages lists abilities in order of importance based on mean scores for the adult general population. The relative order of importance is also noted for teacher (T), student (S), and employer (E) samples in the first three columns following the ability statements. As the table shows priority listings of the abilities, the "top ten" abilities for all groups are readily identifiable. For all four respondent groups, "to be able to use reading, writing and math skills the job calls for" was perceived to be the most important of the thirty-nine abilities. In addition, the table shows that the four sample groups are generally in agreement as to which abilities are most and least important. This general agreement also holds in regard to responsibility for teaching these abilities, as seen in the remaining columns.

A pictorial view of where the ability listed should be taught (S) versus where it was actually learned (A) by most people is also given in Table 1. The symbols indicate the majority response for at home, in school, and on the job for the general adult population (GP), teachers (T), students (S), and employers (E) in that order. The shaded areas point up abilities where there was disagreement between "should" versus "actual" responses. For some abilities, there was no majority response for a given option. Responses in these instances indicate that the responsibility of teaching was shared by two places (indicated by double symbols) or three places (shown by the numeral 3). The following paragraphs give further elucidation on research findings.

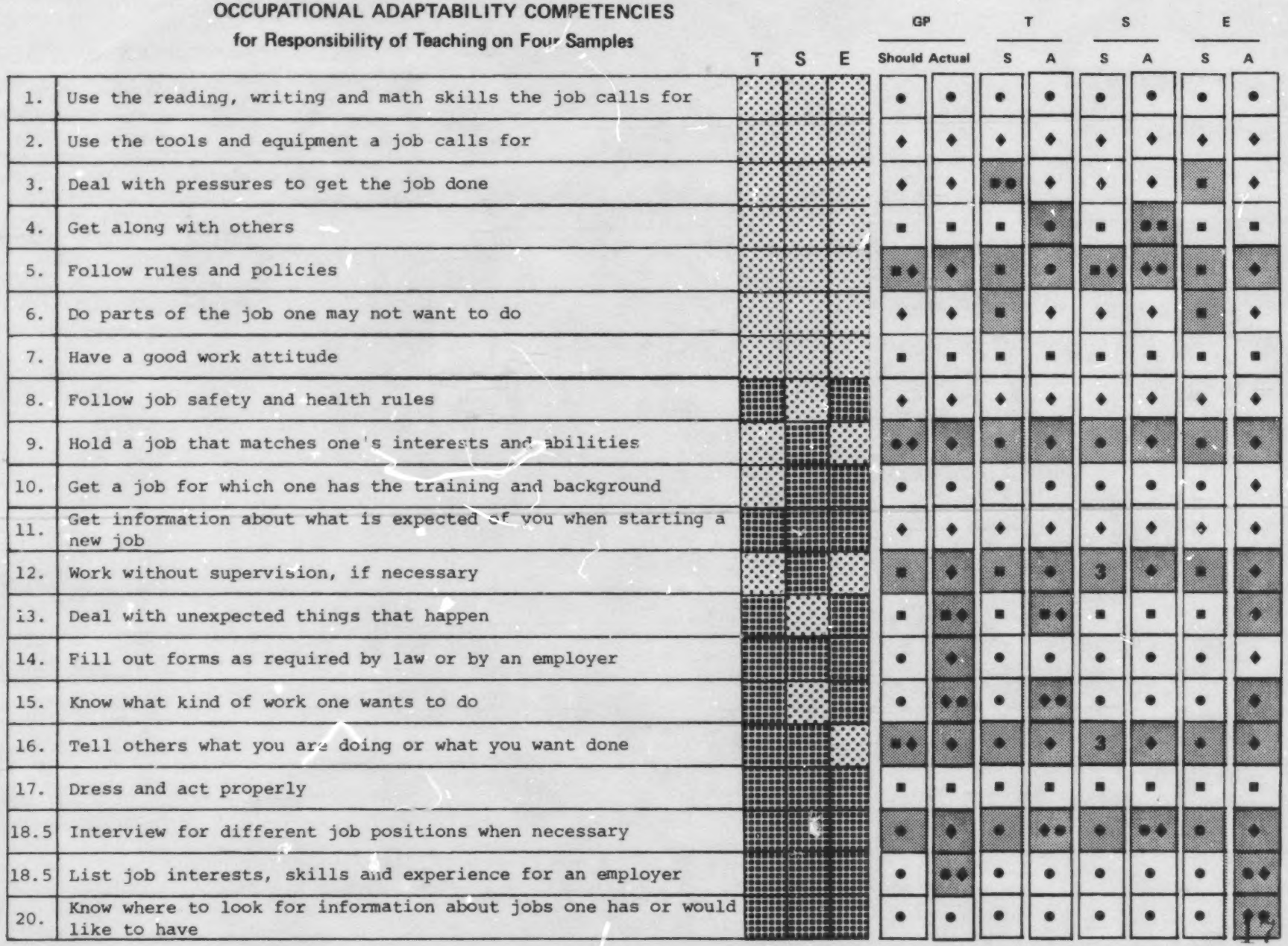
Importance. One question was how well one would do at work if he or she did not have a given ability. The choices were (1) do well, (2) have some problems, or (3) have a great deal of difficulty. For three groups (general public, teachers, and students) the predominant choice for most abilities was options (2) and (3) above. That is, in the perceptions of the adult population, teachers, and students, one would not do well at work without having most of the abilities listed on the survey.

Fifty percent or more of all samples thought one would have a great deal of difficulty at work if one did not have the following abilities:

	Should be taught at	Actually learned at
Use reading, writing and math skills the job calls for	School	School
Use tools and equipment the job calls for	Work	Work
Get along with others	Home	Home/School
Deal with pressures to get the job done	Work/Home	Work
Follow rules and policies	Home/Work	Work
Have a good work attitude	Home	Home

OCCUPATIONAL ADAPTABILITY COMPETENCIES

for Responsibility of Teaching on Four Samples



		T	S	E	GP Should	GP Actual	T S	T A	S S	S A	E S	E A
1.	Use the reading, writing and math skills the job calls for				●	●	●	●	●	●	●	●
2.	Use the tools and equipment a job calls for				◆	◆	◆	◆	◆	◆	◆	◆
3.	Deal with pressures to get the job done				◆	◆	■●	◆	◆	◆	■	◆
4.	Get along with others				■	■	■	●	■	●■	■	■
5.	Follow rules and policies				■◆	◆	■	●	■◆	◆●	■	◆
6.	Do parts of the job one may not want to do				◆	◆	■	◆	◆	◆	■	◆
7.	Have a good work attitude				■	■	■	■	■	■	■	■
8.	Follow job safety and health rules				◆	◆	◆	◆	◆	◆	◆	◆
9.	Hold a job that matches one's interests and abilities				●◆	◆	■	◆	●	◆	●	◆
10.	Get a job for which one has the training and background				●	●	●	●	●	●	●	◆
11.	Get information about what is expected of you when starting a new job				◆	◆	◆	◆	◆	◆	◆	◆
12.	Work without supervision, if necessary				■	◆	■	●	3	◆	■	◆
13.	Deal with unexpected things that happen				■	■◆	■	■◆	■	■	■	◆
14.	Fill out forms as required by law or by an employer				●	◆	●	●	●	●	●	◆
15.	Know what kind of work one wants to do				●	◆●	●	◆●	●	●	●	◆
16.	Tell others what you are doing or what you want done				■◆	◆	●	◆	3	◆	●	◆
17.	Dress and act properly				■	■	■	■	■	■	■	■
18.5	Interview for different job positions when necessary				●	◆	●	◆●	●	●◆	●	◆
18.5	List job interests, skills and experience for an employer				●	●◆	●	●	●	●	●	●◆
20.	Know where to look for information about jobs one has or would like to have				●	●	●	●	●	●	●	●◆

		T	S	E	GP Should	GP Actual	T S	T A	S S	S A		
21.	Know if one wants to own a business or work for someone else				◆	◆	◆	◆	◆	◆	◆	◆
22.	Know one's rights as an employee				◆	◆	◆	◆	◆	◆	◆	◆
23.	Manage one's own time and activities				■	■	■	●	■	■	■	◆
24.	Get support from others to change things that need changing on the job				◆	◆	◆	◆	◆	◆	◆	◆
25.	Figure out a better way to get things done				◆	◆	●	◆	●	◆	◆	◆
26.	Use material and knowledge of other people to develop one's job interests				◆■	◆	●	●	●	●	●	◆
27.	Know when one's own work is being done well				◆	◆	■	●	◆	◆	■	◆
28.	Learn new job skills to get a different job or position				◆●	◆	■	◆	●	◆	●	◆
29.	Decide how and when to leave a job for another job				◆	◆	◆	◆	◆■	◆	◆	◆
30.	Use what one already knows to do a new or different job				◆	◆	◆	◆	●	◆	◆	◆
31.	Understand wages and deductions on one's paycheck or stub				◆	◆	●	◆	●	◆	◆	◆
32.	Do things at work in a new way when one gets a chance				◆	◆	◆	◆	◆	◆	◆	◆
33.	Understand the extras or benefits offered at work				◆	◆	◆	◆	◆	◆	◆	◆
34.	Get promoted on the job				◆	◆	◆	◆	◆	◆	◆	◆
35.	Ask for a raise in salary				◆	◆	◆	◆	◆	◆	◆	◆
36.	Persuade others to one's way of thinking				■	3	●	●	●	●	●	◆
37.	Be a member of a union or a professional group				◆	◆	◆	◆	◆	◆	◆	◆
38.	Take chances that may result in rewards				◆	◆	■	◆	●	◆	■◆	◆
39.	Figure out the cost of using one's own car or public transportation in getting to and from work				■■	3	●	■	●	●■	●	◆

greatest importance
medium importance
least importance

■ Home
● School
◆ On the Job
3 All three

GP – General Adult Population
T – Teachers
S – Students
E – Employers

As can be seen, the responsibility for teaching these abilities is parceled among the home, the school, and the employer. Not one place predominately, but all three seemingly have a role in preparing people for work.

Interestingly, a large percentage of the employer sample felt one could do well without certain abilities. These abilities and the percentage of employers selecting choice 1, "do well without this ability," are as follows:

- Figure out the cost of using one's own car or public transportation (forty-eight percent)
- Be a member of a union or professional group (forty-six percent)
- Ask for a raise in salary (forty percent)
- Take chances that may result in rewards (thirty-five percent)
- Understand the extras and benefits at work (forty-two percent)
- Understand wages and deductions on one's paycheck (forty-three percent)

However, to say that one could do well without these abilities is not necessarily to say that these abilities are unimportant. In these employers' perception, one could do well without them. In the perceptions of the general population, teachers, and students, the predominate response was that one would have some problems or a great deal of difficulty without these abilities.

Responsibility.

Abilities which should be taught in school. Fifty percent or more of the general population thought that the following abilities should be taught in school:

- Use the reading, writing and math skills the job calls for
- Get a job for which one has the training and background
- Fill out forms as required by law or employer
- Know what kind of work one wants to do
- List job interests, skills, and experience for employer

The students, teachers, and employers would also add the following abilities:

- Know where to look for information about jobs one has or would like to have
- Interview for different job positions when necessary
- Understand wages and deductions on one's paycheck or stub

Abilities which should be taught at home. Five abilities, specifically those dealing with attitudes and interpersonal relations, were thought to be the home's responsibility. Fifty percent or more of all sample groups perceived that the following abilities should be taught at home:

- Get along with others
- Dress and act properly
- Have a good work attitude
- Deal with unexpected things that happen
- Manage one's own time and activities

Abilities which should be taught on the job. At least half or more of the sample groups were in agreement as to which abilities should be taught on the job. These were as follows:

- Understand the extras or benefits offered at work
- Get promoted on the job
- Know one's rights as an employee
- Ask for a raise in salary
- Use tools and equipment the job calls for
- Get information about what is expected of you when starting a new job
- Be a member of a union or professional group
- Do things at work in a new way when one gets a chance

These abilities appear logically to be the kind of things one would expect to learn on the job, with the possible exception of "Use tools and equipment the job calls for." Due to the large number of persons who are or have been enrolled in shop, vocational education courses, and various training courses, one

might have expected the use of tools and equipment to have been learned more in school and less on the job.

Discussion of findings. The question on responsibility has two parts: where should an ability be taught and where is it actually learned. For the most part, when an item was seen as should be taught at a given place, it generally was seen as predominately being learned at that place. One exception was teachers saw the following abilities as should be taught at home but actually were learned in school:

- Get along with others
- Work without supervision
- Follow rules and policies
- Know when one's work is being done well

In considering the difference between "should be taught at" and "actually learned at," one might expect that the ideal is seldom attained. A larger percent of the group will say it should be taught in one place than will say it is actually learned there. This is almost invariably true regarding the options of "at home" and "at school," but is never the case for "on the job." That is, all groups perceive that many abilities are more often learned on the job than should be taught there.

Consumer Economics Survey Findings

The questions for the survey on consumer economics were the same as on the occupational adaptability survey in that the questions dealt with where abilities should be taught, where they actually are learned, and how well you would get along in life if you did not have the ability. The difference was in the response categories and in the sample design. The responses for the consumer economics survey were at home, in school, at work, and self-taught. The only group surveyed was the general public. Teachers, students, and employers were not part of the sample design.

The percent response was calculated for the forty abilities on the survey, and data findings are reported based upon this percent response. The exception is for listing abilities by priority as given in Table 2. Mean scores were calculated and the abilities were ranked accordingly.

In the American public's opinion, the most important consumer economic ability was "to make change using bills and coins" and the least important was "to order things from a catalog." The forty abilities ranked by importance are shown

in Table 2. In addition, where the ability should be taught and where it actually was learned is indicated. Both first and second choices for where the ability was actually learned are given. As can be seen, the second choice for thirty-four of the forty items was "at home." The "at home" and "self-taught" options may not be independent but probably are interrelated. More detailed findings are discussed below.

Importance. All abilities were seen as important for doing well in life. About half the public consistently responded that they would have some problems in life if they did not have most of the abilities listed in the survey. More emphatically, one-half to three-quarters of the public thought they would be in a great deal of difficulty if they were not able to:

- Make change using bills and coins
- Manage money so that you can pay your bills
- Balance a checkbook
- Keep records and receipts to file income tax forms

On the other hand, about a third of the public thought they could do well in life without knowing how to do the following:

- Order things you want from a catalog
- Apply for credit cards
- Find stores that have the best bargains
- Decide between renting and buying things you may not need very often

Responsibility.

Abilities which should be taught in school. The abilities thought to be predominately the school's responsibility were those closely related to basic computation and comprehension skills. Between forty and sixty percent of the general population thought these activities should be taught in school:

- Add the total cost (plus tax) of a purchase
- Balance a checkbook
- Write a check or fill out a money order
- Understand how changes in the economy make a difference in how much you have to spend
- Keep records and receipts to file income tax forms

CONSUMER ECONOMICS COMPETENCIES

Ranked by Importance

		Responsibility		
		Should	Actual 1	Actual 2
1.	Make change using bills and coins	■ ●	■	●
2.	Manage money so that you can pay your bills	■	★	■
3.	Balance a checkbook	●	★	●
4.	Write a check or fill out a money order	●	●	■
5.	Keep records and receipts to file income tax forms	●	★	■
6.	Add the total cost (plus tax) of a purchase	●	●	★
7.	Prepare and stick to a budget	■	★	■
8.	Be able to tell when you are not getting satisfactory service (like from doctors, lawyers, mechanics, etc.)	★	★	■
9.	Take good care of your belongings or property	■	■	★
10.	Decide which purchases you make are necessary and which are not	■ ★	★	■
11.	Understand how changes in the economy make a difference	●	★	●
12.	Establish a credit rating	★ ■ ●	★	■
13.	Decide if a more expensive item is worth the extra cost	■	★	■
14.	Get a mortgage on a house	●	★	■
15.	Get your money back if the item you bought is not well made or does not work well	★	★	■
16.	Get your utilities turned on or off, if you need to	★ ■	★	■
17.	Get the electric or phone company to fix something if it is not working	★	★	■
18.	Get the right kind of insurance coverage	■ ● ★	★	■
19.	Decide what gives you the best return (or profit) on your money, if you want to save money	● ★	★	■
20.	Borrow money in the easiest and best way, if you need to borrow	★ ● ■	★	■

21.	Shop around for the kind of savings plan that meets your needs	★	★	■
22.	Recognize false advertising when you see it	★	★	■
23.	Complain about poor service to the right person	★	★	■
24.	Decide if you should pay cash or charge what you buy	★	★	■
25.5	Have something fixed using the warranty	★ ■	★	■
25.5	Decide between selling something large yourself, such as a house or car, or having someone sell it for you	★	★	■
27.	Get a personal loan from a bank, if you need a loan	★	★	■
28.	Find out about the quality of what you are buying before you buy it	★	★	■
29.	Finance something at a store or dealer (like a car, TV, etc.)	★	★	■
30.5	Rent an office or a place to live	●	★	●
30.5	Understand how the price of gasoline and other resources is changed as supplies are used up	★	★	■
32.	Fix things when they break or tear	■	★	■
33.	Get help if you have problems with your purchases	★	★	■
34.	Make the right decisions about buying things that are advertised to make you want them	★	★	■
35.	Decide which item is the best buy, based on unit prices at the store	★	★	■
36.	Find the right person to sell something for you	★	★	■
37.	Find stores that have the best bargains	★	★	■
38.	Decide between renting or buying things you may not need very often	★	★	■
39.	Apply for credit cards (gas, department store, Master Charge, etc.)	★	★	■
40.	Order things you want from a catalog	■ ★	★	■

■ home
● school
★ self-taught

1 – First choice
2 – Second choice

- Understand how the price of gasoline and other resources is changed as supplies are used up

Although they were seen as being predominately the school's responsibility, they were actually self-taught to a great extent instead of learned at school. However, "Add the total cost of a purchase" was learned at school by forty percent of the public.

Abilities which should be taught at home. The abilities perceived to be the home's responsibility were the following four:

- Take good care of your belongings or property
- Fix things when they break or tear
- Manage money so you can pay your bills
- Prepare and stick to a budget

Two-thirds of the people thought that taking care of belongings both should be taught and was actually learned at home. Half of the population thought fixing things, managing money, and budgeting should be taught at home, but were actually self-taught.

Abilities which should be self-taught. Forty to fifty-five percent of the population thought thirteen of the forty abilities should be self-taught. These are as follows:

- Decide which item is the best buy, based on unit prices given at the store
- Decide between selling something large yourself, such as a house or car, or having someone sell it for you
- Find the right person to sell something for you
- Be able to tell when you are not getting satisfactory service
- Complain about poor service to the right person
- Decide if you should pay cash or charge what you buy
- Find stores that have the best bargains
- Find out the quality of what you are buying before you buy it
- Decide between renting or buying things you may not need very often

- Rent an office or place to live
- Make the right decisions about buying things that are advertised to make you want them
- Get help if you have problems with your purchases
- Get your money back if the item you bought is not well made or does not work well

Abilities which split between home and self-taught. For six other abilities, the predominant place of where they should be taught split about equally between home and self-taught. These were as follows:

- Decide if a more expensive item is worth the extra cost
- Decide which purchases you make are necessary and which are not
- Get your utilities turned on or off
- Get the electric or phone company to fix something if it is not working
- Have something fixed using the warranty
- Order things you want in a catalog

For the abilities listed above, fifty to sixty percent of the people said they had actually learned, if they had learned them, by teaching themselves.

Abilities which split among school and home, self-taught. Ten abilities were perceived to be about equally the responsibility of the school, home, or self-taught. That is, there was no general agreement as to the most important place the following abilities should be taught.

- Shop around for the kind of savings plan that meets your need
- Decide what gives you the best return on your money
- Apply for credit cards
- Establish a credit rating
- Borrow money in the easiest and best way
- Get a personal loan from a bank
- Get a mortgage on a house
- Finance something (like a car, TV) at a store or dealer
- Get the right kind of insurance coverage
- Recognize false advertising when you see it

For all of the above, they were not learned in school by many people. More than half of the population said they had taught themselves and about a quarter stated they had learned these abilities at home. Some persons indicated they did not know how to do these abilities. For instance sixteen percent responded that they did not know how to get a mortgage on a house.

Abilities which should be taught at work. No ability on the consumer economics survey was perceived as should be taught or as having been learned predominately on the job. For instance, only five percent of the people said they learned to make change at work, and six percent that they learned to add the total cost of a purchase on the job.

Discussion of findings. In general, abilities pertaining directly to basic skills (especially math skills) were perceived to be the school's responsibility for teaching. Abilities perceived to be the home's responsibility were abilities having to do with taking care of belongings. But overall, public opinion was divided among whether these abilities should be taught at home, in school, or self-taught.

A clear cut finding pertaining to several abilities in consumer economics was that when asked where did you actually learn this, the response was self-taught. Regardless of where the ability should be taught, competencies in money management and consumer practices, if learned, were self-taught for about half or more of the adult population. However, why most abilities in this area are perceived to be self-taught may be due to the specificity of the item (such as keep receipts for income tax purposes) or the infrequent occurrence of many items (How many times does one buy a house?).

VIEWPOINT

In this section the authors present viewpoints on alternative interpretations and recommendations based on the results of the surveys reported as well as other related research.

Basic Skills

Many of the competencies that were rated as important to success in work depend on the use of basic reading, writing, and math skills. The top-rated occupational adaptability competency (use the reading, writing, and math skills the job calls for) identifies the use of these basic skills as the most important factor in succeeding at work. The school was identified as having primary responsibility for developing this first competency.

The fact that competencies involving reading, writing, and math were considered important probably comes as no surprise to anyone. However, when the educational implications of this finding are translated into practical terms, there are at least two conclusions that can be drawn from the data.

First, one might conclude that there should be more emphasis on teaching the basic skills of reading, writing, and mathematics as they are typically being taught. That is, students should receive more instruction and practice in mastering the academic applications of these skills. An alternative conclusion might be that students should receive more instruction and practice in learning to apply reading, writing, and math skills as they are used in work settings to perform occupational tasks. This latter conclusion makes the most sense, in view of much of the other research into skills for work.

In a series of research studies conducted for the American Telephone and Telegraph Company, Short[2] found that there were

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[2]Short, J., "New and Changing Occupations: Job and Skills for Tomorrow," Occupational Adaptability: Perspectives on Tomorrow's Careers, A Symposium, The National Center for Research in Vocational Education (Columbus, OH: The Ohio State University, 1979), p. 6.

significant differences between what schools teach and what jobs require in the application of reading and math skills. A number of new employees beginning their careers with the Bell System were observed at work and then were interviewed about the contrasts between their school and job experiences. The new employees frequently reported great differences between reading in school and on the job. Reading in school was done primarily in order to be able to answer a written question related to the reading. In contrast, most of the things they were required to read on the job were supposed to change their actual behavior. "Training and job instructions were read in order to find out how to do a job . . .."

The Bell employees also reported a great discrepancy between the way math skills were used on a job and the way they were used in school. In school, math problems are most often presented in a book with all the necessary information to solve the problem conveniently provided. On the job, however, a problem is seldom so neatly defined. For example, the problem may come from one source (a customer call) and the information needed to solve the problem may come from several other sources (procedural manuals, rate tables, company policies, computer displays, consultation with a supervisor, etc.). Many of these kinds of informati[illegible]an quickly disappear unless the employee makes a record as the information is obtained.

Another difference between math problems on the job and in school is the amount of irrelevant information involved in the work-related problem. In math textbooks, all the information given is relevant to the problem, while on the job a great amount of information may be irrelevant to the problem and its solution. The employee must sort out the important information from the unimportant or irrelevant. In addition, an employee must identify the problem, decide how to set it up to be solved, decide how to proceed in obtaining the solution, and then take some appropriate action based on the solution once it is obtained.

These examples point out some of the significantly different conditions that affect the use of reading and math skills in school, and their successful application in a work situation.

A series of studies have been conducted by the Canada Employment and Immigration Commission[3] in order to identify the use of certain generic skills for a broad range of occupations. The skill areas studied included mathematics, communications,

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[3]Smith, A.D., Generic Skills: Keys to Job Performance. Canada Employment and Immigration Commission, 1977.

reasoning, interpersonal relations, science and psychomotor. Supervisors in twenty-eight occupations and workers in 149 occupations were surveyed to identify the skill requirements of the occupations they represented. Results of the studies suggested the following descriptions of how skills are applied in the performance of work-related activities:

> Reading at work includes business forms, notes, letters, memos, charts, tables, technical and reference books. Workers are expected to read for facts and be able to decide how what they have read related to their jobs.
>
> Writing at work is characterized by the completion of business forms and terse factual memos, letters, and reports. Creative essay writing is rarely required or allowed.
>
> Elementary arithmetic, computational, and measurement skills are common everyday requirements for most workers. Most computations are directly related to measurements which the workers have made or to measurement data being processed and are characterized by repetitive operations. Charts, tables, and common formulas are frequently supplied. Aids such as calculators are provided to promote productivity. Many workers are involved with geometric figures, mensuration and drawings or sketches. Although a number have to be able to read graphs such as bar, circle, and line, few ever draw graphs. Euclidean, vector, and analytic geometry are rarely if ever needed. Although the technologists require some elementary algebraic and trigonometric abilities, these skills are rarely required by most other workers. Algebra, when needed, is usually at the one variable level and the formula is generally provided to the workers.

These examples and illustrations are presented to support our viewpoint that the survey data are suggesting the need to implement or strengthen educational approaches and practices to reflect the requirements of the work place, and to develop the kinds of behaviors that workers need to perform work-related activities successfully. Schooling that prepares students to transfer their basic skills smoothly to life and work tasks will go a long way in preparing them for their adult roles and responsibilities.

World of Work Knowledge

In addition to having the proper skill, knowledge, and attitudes to perform job tasks, individuals also need up-to-date information that can guide them in their job search efforts. Knowledge about contemporary patterns of job entry, progression, and change, and employer recruiting and hiring practices is essential to successful entry and subsequent transitions in the labor force.

Many youth lack appropriate labor force information and do not know how or where to find it. In a 1972 study of over 300 male high school students in Washington, Defleur and Menke[4] found that there was "little increase in occupational knowledge during the high school years and almost no difference in occupational knowledge possessed by youth from several social class levels."

Youth also have various misconceptions about typical career and job patterns of workers in the labor force. A study by Prediger et al.[5] in 1973 found that sixty-one percent of a sample of 32,000 high school juniors believed most persons never change jobs throughout their adult lives and forty-three percent believed unemployment rates are lower for youth than adults.

Schools can provide a valuable service to students by teaching them how to locate labor market information, how to use it to find job opportunities, and how to get the job they want. Schools can provide students with access to local labor market information by establishing information-sharing linkages with local employers, employee professional groups and organizations, local government representatives and state level officials that collect and compile labor statistics. Individuals knowledgeable about the job opportunities in the local labor market can provide current information and guidance to teachers and students about successful job search techniques and job requirements. Armed with such information and a well-developed set of occupational competencies, students will be better prepared to find their way into and around the world of work.

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[4]Defleur, L.B., and Menke, B.A., "Learning About the Labor Force: Occupational Knowledge Among High School Males," Sociology of Education, 48 (Summer 1975), p. 324.

[5]Prediger, D.J., Roth, J.D., and Noeth, R.J. Nationwide Study of Student Career Development: Summary of Results. American College Testing Program, Report 61, November 1973, p. 33.

Linkages

Clearly, the results of the survey indicated that the responsibility for developing many of the competencies in occupational adaptability and consumer economics was shared among the home, the school, the work place, and the individual. The competencies reported here represented a range of skills and abilities that individuals may develop through various educational, life and work experiences. However, for such experiences to aid individuals in developing a full range of competencies, there must be cooperation and communication among the home, school and work place.

We suggest that the competency statements identified in this report be used as a basis for community-based dialogue between parents, teachers, and employers to clarify the expectations of each and their respective contributions toward developing student competence in occupational adaptability and consumer economics. Parents, students, educators, and employers should be involved in establishing community standards of competence in both areas.

Ferrin and Arbeiter[6] (1975) present a model that describes the Process-Intensive and the Requirements-Intensive approaches to establishing linkages between the educational sector and the work sector.

The Process-Intensive approach "concentrates primarily on the school/college process and the work process." Entry and exit requirements of both sectors are of minor concern while more emphasis is placed on making the education process more like the work process and vice versa.

In the Requirements-Intensive approach the emphasis is placed on "aligning education exit and work entry requirements." This approach strives to match the competencies of graduates to the competencies required for work entry although a give-and-take adjustment by both sectors would be desirable. The Requirements-Intensive Approach represents the kind of linkages that can be developed in a community and that would incorporate occupational adaptability and consumer eocnomics competencies as a starting point.

Communities can conduct similar surveys at the local level to verify the perceptions and expectations of the home, school, and work sectors. The results from local surveys and this national survey can aid in guiding policy and educational

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[6] Ferrin, R.I., and Arbeiter, S. Bridging the Gaps: A Study of Education-to-Work Linkages. College Entrance Examination Board, 1975, p. 82.

practice toward establishing linkages that match educational exit requirements to work entry requirements. Through the establishment of community councils, representatives from each sector can be involved in a give-and-take process to develop their own plans to ensure that students are fully prepared for the transition from school to work.

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POSSIBILITIES FOR CURRICULUM PLANNING DIALOGUE

An objective of the study was to render the information collected on competencies in occupational adaptability and consumer economics in a form applicable for curriculum planning efforts. The content of this section, therefore, is presented as a tentative guide for curriculum planning dialogue. It is intended as an aid for persons who may wish to infuse their local curriculum practices with elements of functional competency development. The elements presented here are meant as examples and not as the final word in the areas of occupational adaptability and consumer economics and the competencies they demand. This section seeks only to provide a baseline for considering curricular possibilities, and such possibilities may include:

- teaching for competency in occupational adaptability and consumer economics in the public schools.
- encouragement of home or self responsibility for learning and mastering these competencies.
- employer involvement in responsibility for teaching and methodology for learning occupationally-adaptable competencies.
- development of functional competency learning programs for special needs groups.
- development of functional competency programs for work adaptability and good consumer practices in adult basic education, vocational rehabilitation, business and industry employee training, and other areas.
- matching of school exit and job entry requirements in order to ease the transition from school to work.
- providing a base for selecting minimal competencies for graduation/accreditation requirements.

The tables which follow could serve as casual maps for some curricular development ideas. They provide a graphic presentation of the possible development of functional competency in occupational adaptability and consumer economics task areas. The tables thus present the teaching/learning relationship

Table 3: FUNCTIONAL COMPETENCY IN OCCUPATIONAL ADAPTABILITY

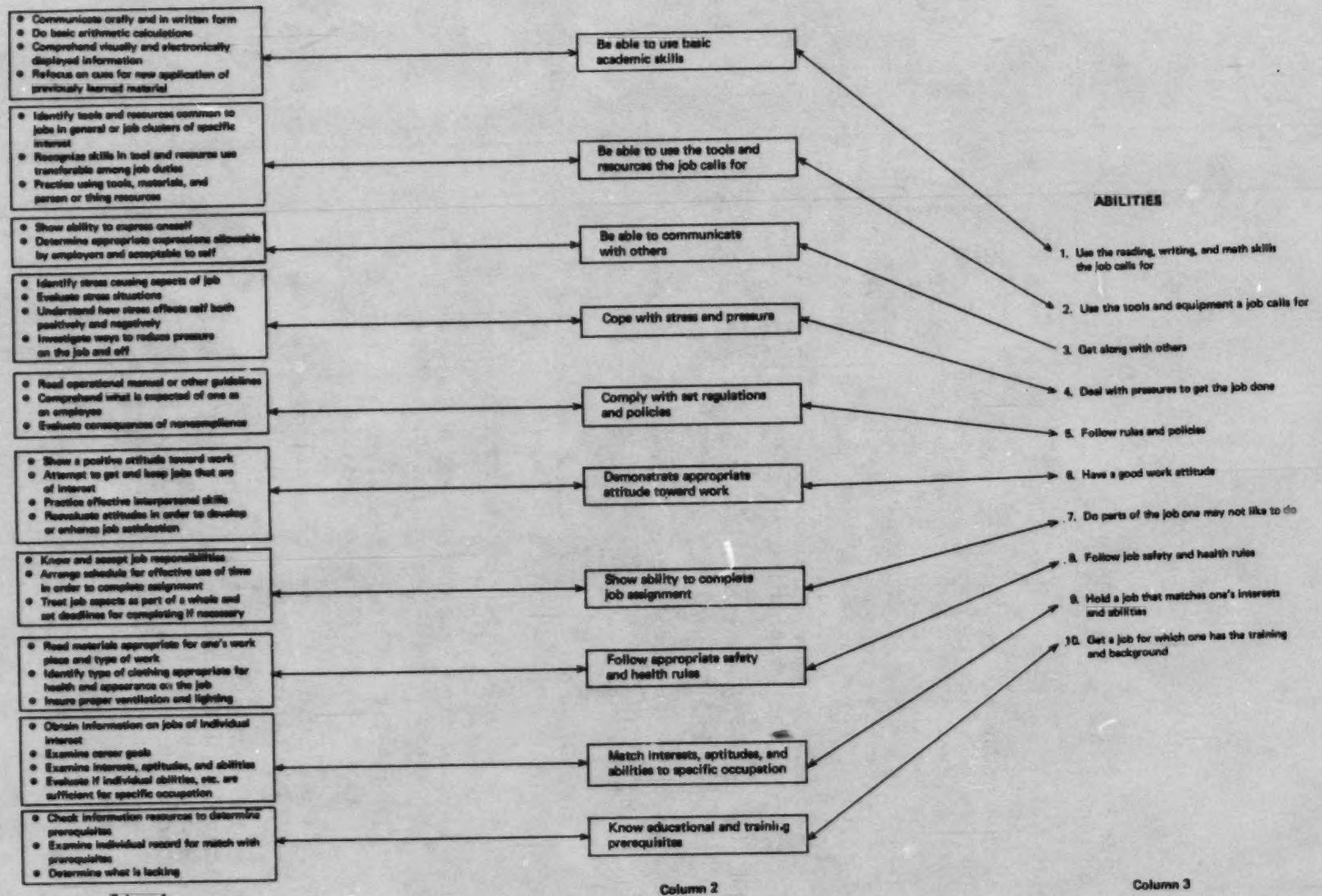

• Communicate orally and in written form
• Do basic arithmetic calculations
• Comprehend visually and electronically displayed information
• Refocus on cues for new application of previously learned material
• Identify tools and resources common to jobs in general or job clusters of specific interest
• Recognize skills in tool and resource use transferable among job duties
• Practice using tools, materials, and person or thing resources
• Show ability to express oneself
• Determine appropriate expressions allowable by employers and acceptable to self
• Identify stress causing aspects of job
• Evaluate stress situations
• Understand how stress affects self both positively and negatively
• Investigate ways to reduce pressure on the job and off
• Read operational manual or other guidelines
• Comprehend what is expected of one as an employee
• Evaluate consequences of noncompliance
• Show a positive attitude toward work
• Attempt to get and keep jobs that are of interest
• Practice effective interpersonal skills
• Reevaluate attitudes in order to develop or enhance job satisfaction
• Know and accept job responsibilities
• Arrange schedule for effective use of time in order to complete assignment
• Treat job aspects as part of a whole and set deadlines for completing if necessary
• Read materials appropriate for one's work place and type of work
• Identify type of clothing appropriate for health and appearance on the job
• Insure proper ventilation and lighting
• Obtain information on jobs of individual interest
• Examine career goals
• Examine interests, aptitudes, and abilities
• Evaluate if individual abilities, etc. are sufficient for specific occupation
• Check information resources to determine prerequisites
• Examine individual record for match with prerequisites
• Determine what is lacking
Column 1
Be able to use basic academic skills
Be able to use the tools and resources the job calls for
Be able to communicate with others
Cope with stress and pressure
Comply with set regulations and policies
Demonstrate appropriate attitude toward work
Show ability to complete job assignment
Follow appropriate safety and health rules
Match interests, aptitudes, and abilities to specific occupation
Know educational and training prerequisites
Column 2
ABILITIES
1. Use the reading, writing, and math skills the job calls for
2. Use the tools and equipment a job calls for
3. Get along with others
4. Deal with pressures to get the job done
5. Follow rules and policies
6. Have a good work attitude
7. Do parts of the job one may not like to do
8. Follow job safety and health rules
9. Hold a job that matches one's interests and abilities
10. Get a job for which one has the training and background
Column 3

Table 4: FUNCTIONAL COMPETENCY IN CONSUMER ECONOMICS

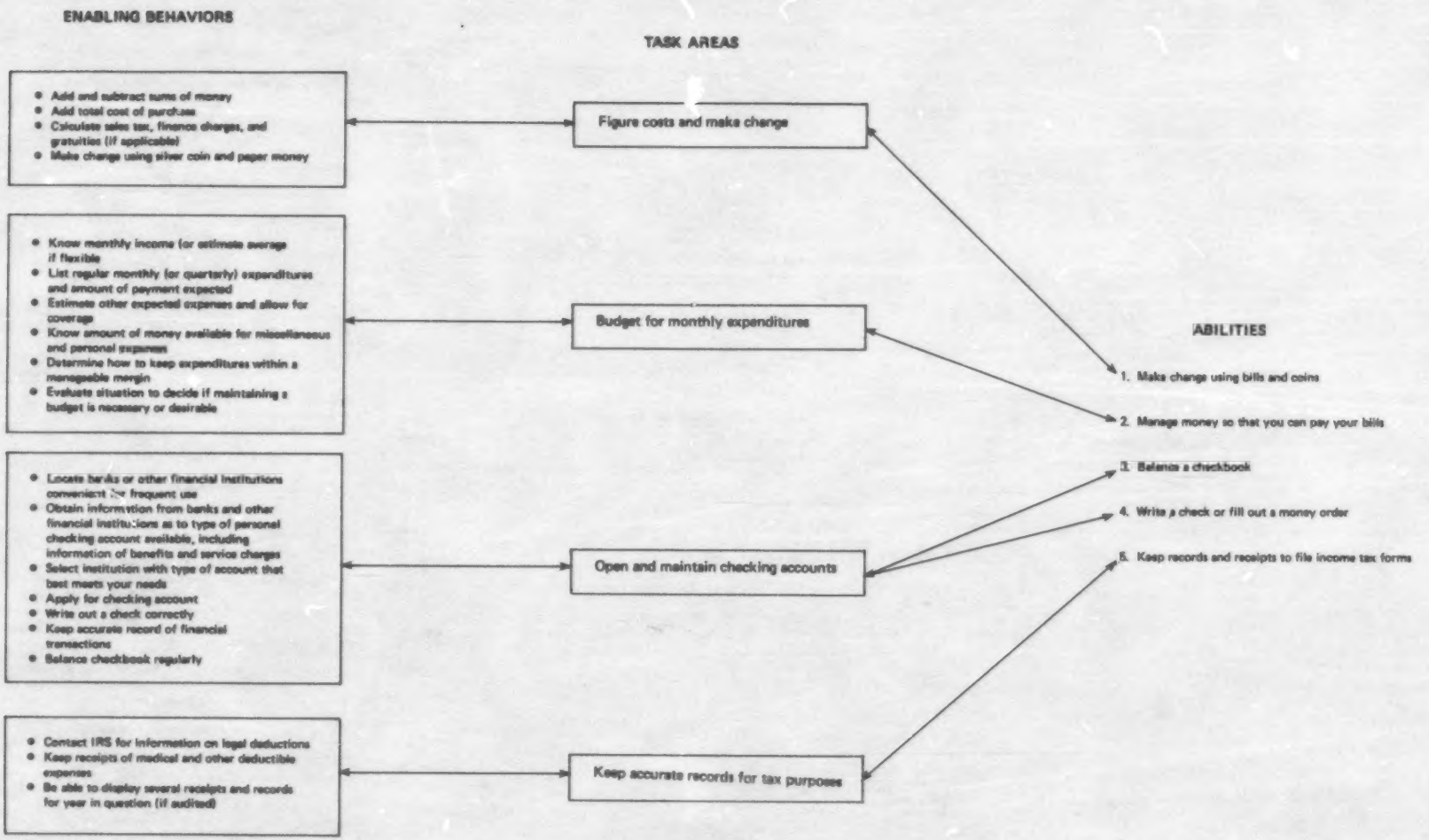
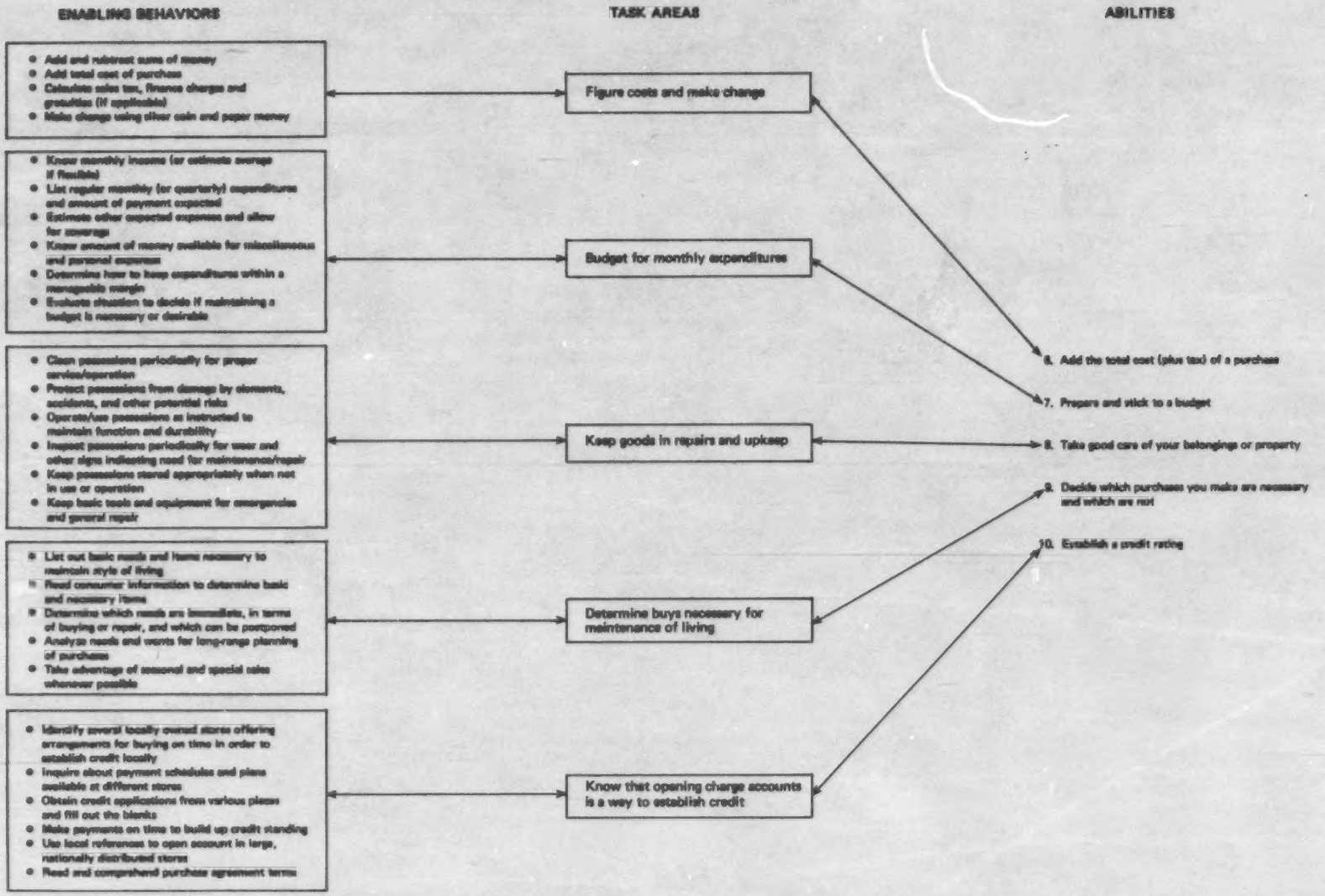

ENABLING BEHAVIORS
TASK AREAS
• Add and subtract sums of money
• Add total cost of purchase
• Calculate sales tax, finance charges, and gratuities (if applicable)
• Make change using silver coin and paper money
Figure costs and make change
• Know monthly income (or estimate average if flexible
• List regular monthly (or quarterly) expenditures and amount of payment expected
• Estimate other expected expenses and allow for coverage
• Know amount of money available for miscellaneous and personal expenses
• Determine how to keep expenditures within a manageable margin
• Evaluate situation to decide if maintaining a budget is necessary or desirable
Budget for monthly expenditures
• Locate banks or other financial institutions convenient for frequent use
• Obtain information from banks and other financial institutions as to type of personal checking account available, including information of benefits and service charges
• Select institution with type of account that best meets your needs
• Apply for checking account
• Write out a check correctly
• Keep accurate record of financial transactions
• Balance checkbook regularly
Open and maintain checking accounts
• Contact IRS for information on legal deductions
• Keep receipts of medical and other deductible expenses
• Be able to display several receipts and records for year in question (if audited)
Keep accurate records for tax purposes
ABILITIES
1. Make change using bills and coins
2. Manage money so that you can pay your bills
3. Balance a checkbook
4. Write a check or fill out a money order
5. Keep records and receipts to file income tax forms
Column 1
Column 2
Column 3

Table 4 (cont.): FUNCTIONAL COMPETENCY IN CONSUMER ECONOMICS


ENABLING BEHAVIORS
TASK AREAS
ABILITIES
• Add and subtract sums of money
• Add total cost of purchase
• Calculate sales tax, finance charge and gratuities (if applicable)
• Make change using silver coin and paper money
Figure costs and make change
• Know monthly income (or estimate average if flexible)
• List regular monthly (or quarterly) expenditures and amount of payment expected
• Estimate other expected expenses and allow for coverage
• Know amount of money available for miscellaneous and personal expenses
• Determine how to keep expenditures within a manageable margin
• Evaluate situation to decide if maintaining a budget is necessary or desirable
Budget for monthly expenditures
• Clean possessions periodically for proper service/operation
• Protect possessions from damage by elements, accidents, and other potential risks
• Operate/use possessions as instructed to maintain function and durability
• Inspect possessions periodically for wear and other signs indicating need for maintenance/repair
• Keep possessions stored appropriately when not in use or operation
• Keep basic tools and equipment for emergencies and general repair
Keep goods in repairs and upkeep
• List out basic needs and items necessary to maintain style of living
• Read consumer information to determine basic and necessary items
• Determine which needs are immediate, in terms of buying or repair, and which can be postponed
• Analyze needs and wants for long-range planning of purchases
• Take advantage of seasonal and special sales whenever possible
Determine buys necessary for maintenance of living
• Identify several locally owned stores offering arrangements for buying on time in order to establish credit locally
• Inquire about payment schedules and plans available at different stores
• Obtain credit applications from various places and fill out the blanks
• Make payments on time to build up credit standing
• Use local references to open account in large, nationally distributed stores
• Read and comprehend purchase agreement terms
Know that opening charge accounts is a way to establish credit
6. Add the total cost (plus tax) of a purchase
7. Prepare and stick to a budget
8. Take good care of your belongings or property
9. Decide which purchases you make are necessary and which are not
10. Establish a credit rating
Column 1
Column 2
Column 3

between enabling behaviors, tasks, and abilities.* The explanation on how to read and use Tables 3 and 4 is as follows:

Column 1: Enabling Behaviors Enabling behaviors are specific task-related behaviors which need to be developed in an individual before that person can master the task. These would also be the content for teaching toward functional competency as basic skills and specific subject matter knowledge should be built into the enabling behaviors. Learning the enabling behaviors is an important if not essential step toward task mastery and consequently, the ability to perform competently. The behaviors listed in the first column are representative of the kinds of enabling behaviors that need to be developed in the individual.

Column 2: Task Areas Task areas are the general areas in which a person must be competent in order to function effectively in occupational and life-performance situations. They represent general performance activities that are in themselves a statement of application of numerous basic skills, knowledge and attitudes.

Column 3: Survey Ability Statements The survey ability statements were the survey competency statements. In this schema (Tables 3 and 4) they describe the ability which results when individuals function competently. These ability statements are in fact statements of functional competency development.

Teachers and work-site supervisors who recognize that benefits can accrue from ability to transfer in-class learning to real life and work contexts can make use of the survey data to help students, student-workers, and entry-level employees develop competencies which can enhance occupational adaptability and consumer economics practices. Moreover, teachers and supervisors might want to initiate activities for substantiating the importance of these competencies. They can also inform and orient other instructional personnel and encourage recognition of the necessity of teaching for functional competence.

For example, a teacher or supervisor could take the following steps and, if successful, could organize an

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*Only selected behaviors (in all columns) are displayed. The entire schema is given in the appendix.

instructional staff for teaching toward the application of occupational adaptability and consumer economics skills.

Step 1. Validate sets of the national survey competencies in occupational adaptability and consumer economics with local employers, work experience supervisors, teachers, parents and students.

Step 2. Inform/orient other instructional personnel to the survey data and the need to teach occupational adaptability and consumer economics competencies.

Step 3. Establish agreement among intact groups of instructional personnel regarding which competencies to teach.

Given below is a tentative list of current related educational issues. All of these issues derive from one assumption: what is called for is a change in the focus of academic and vocational program goals to allow primary emphasis on recognizing and developing endurable and transferable skills and competencies across diverse work performance requirements.

Issue. Students need learning experiences which do the following:
- acknowledge students' unique attributes
- enhance students' motivational skills and personal styles
- reinforce the valuing of the behaviors that make smoother both job acquisition and work performance

Issue. The desired outcomes of educational programs should focus on the following:
- preparation of youth for the transition from school exit to work entry
- preparation of youth for a wide range of initial employment opportunities
- development of occupational adaptability and consumer economics skills for application on the job and in life
- the use of occupational adaptability skills to further advancement in rewarding employment

Issue. Curriculum and assessment materials and practices are needed which cluster and describe occupations in different ways. Clustering should be based on the commonalities of skills, necessary attitudes, knowledges, and other personal requirements rather than on job and industry titles which mask the range of potential job opportunities.

Issue. Pedagogy and curriculum design need to be redirected toward transfer of learning and occupational adaptability. This should occur by providing students with opportunities to practice application of skills, attitudes, and knowledges under a variety of conditions which replicate work contexts consistent with the real expectations of employers.

Issue. Alternatives to the traditional evidences of credentialing must be developed. These should describe more effectively the full range of student capabilities and achievements and relate them to potential job performance.

The following brief scenarios were developed to give some idea of how a teacher or other instructor could teach toward competency in occupational adaptability and consumer economics. The competencies which are developed in these scenarios were selected from the abilities on the occupational adaptability and consumer economics surveys.

Scenario 1: Occupational Adaptability--Get along with others

Ms. Perelli's class in office practice has spent the past week studying office procedures and etiquette. She has noticed that several students have been disruptive, pointlessly arguing with one another about minor issues raised in class. Ms. Perelli decides that her students should develop the occupational adaptability competency of getting along with other people.

She divides the class into five groups and gives each one of five situation cards she has designed. The card provides that group with a specific work place situation. Each student is also given a role to play in the situation. The role demands that each student simulate a certain value set, belief system, personal history, or prejudice which is at odds with those of the other students in the group. Each group is given five minutes to work out ways of behaving in the work place which would encourage accord without compromising roles.

Ms. Perelli repeats the activity once a week by rotating the situation cards among the groups. After one month, she hopefully notices marked improvement in social behavior among previously disruptive groups of students.

Scenario 2: Consumer Economics--Take good care of your belongings or property

Students in Ms. Thompson's Politics of Democracy class have been discussing economic literacy, i.e., how to function in competent ways with one's available money and how to be a responsible consumer. Ms. Thompson thinks it is time to get into the subject more deeply. She decides to spend three days on consumer economics problem solving.

Ms. Thompson presents the class with the problem of responsible care of belongings and property. She designs a large poster for each day and directs a class discussion about each poster.

Day 1: On the first day she shows the class a poster which depicts a woman, Zelda Ligon, standing in front of a run-down house she is trying to buy through the Housing and Urban Development urban homestead lottery. If she is one of the applicants whose number is drawn she will be able to buy the house from the city for a dollar. She will then have to adhere to several requirements. She must renovate the house until it meets city code regulations and must live in the house for four years.

Zelda wins the lottery, buys the house, and finds that she must obtain a loan to fix up the house.

The students spend day one discussing how to get the loan.

Day 2: On the second day, Ms. Thompson shows the class a poster of Zelda and her children moving into the renovated house. Ms. Thompson tells the class that Zelda is beginning to find it difficult to maintain the property and that maintenance of the property is one of the requirements for obtaining clear title to the house after four years.

The class discusses possible solutions to the maintenance problem. For instance, they recommend that Zelda share with her two neighbors the purchase of a lawn mower and tools and the scheduled maintenance of both properties.

Day 3: Ms. Thompson shows the class a poster of Zelda and her neighbors with a broken lawn mower and tools which have been ill-cared for.

The class recommends a system of scheduled maintenace of the equipment with a checking procedure to keep all three neighbors involved and committed.

For the rest of the class year, Ms. Thompson hopes to be able to note that the students respond much more fully to issues of property and belonging as well as to personal responsibility issues in general.

Scenario 3: Consumer Economics--Decide which purchases you make are necessary and which are not

Mr. Garneau's family living class has spent the past several weeks discussing the responsibilities and problems involved in setting up and managing a household. Although many of the students have been eager to discuss the issues that have been raised, several senior students feel that the course has limited relevance for the decisions they may soon face after graduation. Mr. Garneau spends one day discussing the concepts of decision-making. He designs a week-long activity which requires each student to examine ten possible purchases and to determine which are necessary and which are not given specific budget and situational parameters.

On the first day of the activity Mr. Garneau arranges ten possible purchases on a table. The ten are:

- toaster-oven
- convertible sofa
- sports car
- shoes
- monthly bus pass
- outdoor gas grill
- lawn furniture
- bid for fireplace installation
- bid for room addition
- hair dryer

Mr. Garneau assigns prices for each item and writes the budget and situational parameters for the day on the board. The parameters fall into the following categories:

. primary need
. available money
. possible conflict
. alternative needs

The students then individually choose the most necessary purchase and write in narrative all appropriate reasons as well as reasons why other purchases are unnecessary.

The activity continues with different parameters assigned each day. Well after the activity has ended, Mr. Garneau expects to see evidence that his students are recognizing how their skills can be used in decision-making situations which affect their lives as consumers.

Scenario 4: Occupational Adaptability--Deal with pressures to get the job done

Mr. Polanski's carpentry students are divided into six work groups. Mr. Polanski wants each group to experience one aspect of the pressures one can expect in completing work tasks. He assigns each group a different task. The tasks are as follows:

. installing a subfloor section
. constructing a wall section
. drawing a plan and writing a bill of materials for constructing a cupboard
. constructing roof trusses from a given plan
. framing a doorway

Mr. Polanski then assigns each group a different hypothetical constraints. They are:

. time
. money
. availability of resources/materials
. employer's personal demands and expectations
. product specifications
. work place safety and procedural regulations

Mr. Polanski tells the students that he will monitor each group to determine how well they are dealing with each constraint. At the end of the activity Mr. Polanski solicits the group perceptions of the pressures involved. He expects to note increased awareness of the realities of work place pressures.

Summary

The tables and scenarios were offered as suggestions for your use. (Modifications should be made as are appropriate to student groups and teaching objectives.) The functional competencies discussed were geared toward transfer to multi-situations or application in students' transition from school exit to work entry.

In infusing the development of competency elements in curricular practices, modifications of the suggestions made and behaviors listed should be made as are appropriate to student needs and teaching objectives.

APPENDIX

SURVEY ABILITY STATEMENTS/TASK AREAS/ENABLING BEHAVIORS

The following statements contain the same information shown in Table 3, Functional Competency in Occupational Adaptability and Table 4, Functional Competency in Consumer Economics. The definitions given in conjunction with the tables also apply here. In this appendix, the initial statement (in capital letters) of each set is the ability statement as it appeared on the survey questionnaires. The task area statement is second, and the indented statements under the task area are enabling behaviors.

The ability, task and enabling behavior statements reported herein were drawn from literature, including results from studies, projects, and from existing data sources. This presentation, therefore, represents a compilation of competencies; the listings are neither exhaustive nor encompassing of all related skills, knowledge and attitudes. That the listings are relevant and important has been accorded by area experts and by opinion from national surveys.

SURVEY ABILITY STATEMENTS/TASK AREAS/ENABLING BEHAVIORS

Occupational Adaptability

KNOW WHAT KIND OF WORK ONE WANTS TO DO
Match interests, aptitudes, and abilities to specific occupation

- Obtain information on jobs of individual interest
- Examine career goals
- Examine interests, aptitudes, and abilities
- Evaluate if individual abilities, etc. are sufficient for sufficient occupation

KNOW IF ONE WANTS TO OWN A BUSINESS OR WORK FOR SOMEONE ELSE
Appraise owning business (entrepreneurship) vs. working for someone

- Compare overall advantages and disadvantages
- Examine personal motivations and characteristics
- Comprehend major barriers and problems to owning a business

KNOW WHERE TO LOOK FOR INFORMATION ABOUT JOBS ONE HAS OR WOULD LIKE TO HAVE
Identify sources of information about careers and occupations

- Know what standard reference books and periodicals are available
- Check references in community and school libraries
- Check community resources (unions, meetings, etc.) for information
- Identify vocational and career counselors available to one on state or private level

USE THE READING, WRITING, AND MATH SKILLS THE JOB CALLS FOR
Be able to use basic academic skills

- Communicate orally and in written form
- Do basic arithmetic calculations
- Comprehend visually and electronically displayed information
- Refocus on cues for new application of previously learned material

USE THE TOOLS AND EQUIPMENT A JOB CALLS FOR
Be able to use the tools and resources the job calls for
Identify tools and resources common to jobs in general or job clusters of specific interest

- Recognize skills in tool and resource use transferable among job duties
- Practice using tools, materials, and person or thing resources

GET ALONG WITH OTHERS

Be able to communicate with others

- Show ability to express oneself
- Determine appropriate expressions allowable by employers and acceptable to self

DEAL WITH PRESSURES TO GET THE JOB DONE

Cope with stress and pressure

- Identify stress causing aspects of job
- Evaluate stress situations
- Understand how stress affects self both positively and negatively
- Investigate ways to reduce pressure on the job and off

FOLLOW RULES AND POLICIES

Comply with set regulations and policies

- Read operational manual or other guidelines
- Comprehend what is expected of one as an employee
- Evaluate consequences of noncompliance

HAVE A GOOD WORK ATTITUDE

Demonstrate appropriate attitude toward work

- Show a positive attitude toward work
- Attempt to get and keep jobs that are of interest
- Practice effective interpersonal skills
- Reevaluate attitudes in order to develop or enhance job satisfaction

DO PARTS OF THE JOB ONE MAY NOT LIKE TO DO

Show ability to complete job assignment

- Know and accept job responsibilities
- Arrange schedule for effective use of time in order to complete assignment
- Treat job aspects as part of a whole and set deadlines for completing if necessary

FOLLOW JOB SAFETY AND HEALTH RULES

Follow appropriate safety and health rules

- Read materials appropriate for one's workplace and type of work
- Identify type of clothing appropriate for health and appearance on the job
- Insure proper ventilation and lighting

HOLD A JOB THAT MATCHES ONE'S INTERESTS AND ABILITIES

Match interests, aptitudes, and abilities to specific occupation

- Obtain information on jobs of individual interest
- Examine career goals
- Examine interests, aptitudes, and abilities
- Evaluate if individual abilities, etc. are sufficient for specific occupation

GET A JOB FOR WHICH ONE HAS THE TRAINING AND BACKGROUND

Know educational and training prerequisites

- Check information resources to determine prerequisites
- Examine individual record for match with prerequisites
- Determine what is lacking

LIST JOB INTERESTS, SKILLS AND EXPERIENCE FOR AN EMPLOYER

Prepare resume or skill portfolio

- Determine purpose of resume and organize what is to be presented
- Write clearly and concisely
- Give correct information
- Prepare samples of work for portfolio
- Share resume with others for criticism

INTERVIEW FOR DIFFERENT JOB POSITIONS WHEN NECESSARY

Use relevant interview skills

- Anticipate questions and prepare answers
- Plan transportation to get to interview on time
- Investigate company before interview in order to ask pertinent questions
- Present self in best light
- Act confident and interested

FILL OUT FORMS AS REQUIRED BY LAW OR BY AN EMPLOYER

Complete job employment and processing forms

- Read and be able to understand wording on forms
- Have accurate information available for filling out forms (Social Security number, names of previous employers, etc.)
- Write legibly
- Be aware of confidentiality and privacy rights

GET INFORMATION ABOUT WHAT IS EXPECTED OF YOU WHEN STARTING A NEW JOB

Comprehend job duties and responsibilities

- Ask for and obtain written job description
- Ask questions when relevant
- Find out organizational structure and communication lines
- Identify supervisor or director

DRESS AND ACT PROPERLY
Obtain orientation or on-the-job training necessary to carry out duties
- Determine what one is expected to be able to know and use
- Determine the extent and type of training or orientation offered, if any
- Take advantage of orientation/training to learn

Demonstrate good grooming and hygiene practices
- Maintain physical and emotional health
- Select suitable dress for work
- Be able to determine when appearance or some momentary aspect such as exposure to a contagious disease is detrimental to job performance

TELL OTHERS WHAT YOU ARE DOING OR WHAT YOU WANT DONE
Be able to communicate with others
- Show ability to express oneself
- Determine appropriate expressions allowable by employers and acceptable to self

WORK WITHOUT SUPERVISION, IF NECESSARY
Exhibit capacity to create own work
- Show ability to work on one's own
- Anticipate tasks and logical sequence of work
- Be able to work without supervision

FIGURE OUT A BETTER WAY TO GET THINGS DONE
Figure out better way to do the job
- Look for effective shortcuts
- Apply skills and knowledge from previous tasks to new situation
- Select most appropriate alternative from various ways to do the task

PERSUADE OTHERS TO ONE'S WAY OF THINKING, and
GET SUPPORT FROM OTHERS TO CHANGE THINGS THAT NEED CHANGING ON THE JOB
Mobilize group support to change job conditions
- Communicate the need for the change to group
- Work together with others to modify or make a change
- Figure out best way to utilize group pressure

DO THINGS AT WORK IN A NEW WAY WHEN ONE GETS THE CHANCE
Take opportunities to be innovative
- Adapt resources to better accomplish the task at hand
- Evaluate strategies before applying them
- Read professional material, journals for ideas and suggestions
- Be informed of what is happening within organization

TAKE CHANCES THAT MAY RESULT IN REWARDS
Exhibit appropriate risk taking behavior

- Analyze consequences of risk if guess is wrong
- Evaluate rewards if risk taken pays off
- Demonstrate ability to evaluate existing information in order to take a risk
- Show awareness of what can and cannot be left to chance

DEAL WITH UNEXPECTED THINGS THAT HAPPEN
Demonstrate ability to meet contingencies at work

- Show resourcefulness and flexibility in face of unexpected happenings
- Anticipate some possibilities and plan accordingly
- Analyze past contingencies or happenings as to what was done and what should have been done

KNOW ONE'S RIGHTS AS AN EMPLOYEE
Comprehend legal aspects of employment

- Know rights as an employee
- Identify recourse in case of job discrimination
- Understand wages and deductions
- Be aware of practices that could get one fired

BE A MEMBER OF A UNION OR PROFESSIONAL GROUP
Join and maintain professional affiliations

- Identify organizations of interest
- Determine eligibility requirements
- Pay dues or other entry and annual requirements

USE MATERIALS AND THE KNOWLEDGE OF OTHER PEOPLE TO DEVELOP ONE'S JOB INTERESTS
Use materials and people to develop career interests

- Identify sources for obtaining information
- Read periodicals and professional references
- Visit potential work sites
- Confer with knowledgeable persons

KNOW WHEN ONE'S OWN WORK IS BEING DONE WELL
Evaluate self development and productivity

- Assess personal interest and job satisfaction
- Set priority of needs to be met
- Evaluate job skills and strategies
- Assess production against coworkers

LEARN NEW JOB SKILLS TO GET A DIFFERENT JOB OR POSITION
Update skills or retrain in new skills

- Determine adequacy of present skill for job advancement or promotion
- Consider alternatives to present position
- Consider options for obtaining and using new skills
- Locate school, seminar, etc. for updating skills or retraining

GET PROMOTED ON THE JOB
Seek advancement or promotion within the organization

- Identify available positions
- Match or develop necessary prerequisites
- Apply for an interview for the position

ASK FOR A RAISE IN SALARY
Obtain a raise

- Document one's service and worth to the organization
- Present one's request and rationale
- Assess alternatives if request is denied

DECIDE HOW AND WHEN TO LEAVE A JOB FOR ANOTHER JOB
Change careers or employment

- Determine area and extent of career change
- Locate available positions of interest
- Evaluate positions where present skills and knowledge are transferable
- Set priorities in career aims

USE WHAT ONE ALREADY KNOWS TO DO A NEW OR DIFFERENT JOB
Adapt skills to new or emerging jobs

- Read literature on new or emerging jobs
- Work for information concerning these jobs
- Calculate cost of retraining for a new job
- Identify situations where old skills can be applied in new situations

MANAGE ONE'S OWN TIME AND ACTIVITIES
Show ability to complete job assignments, including those aspects one does not like to do

- Know and accept job responsibilities
- Arrange schedule for effective use of time in order to complete assignment
- Treat job aspects as part of a whole and set deadlines for completion, if necessary

UNDERSTAND WAGES AND DEDUCTIONS ON ONE'S PAYCHECK OR STUB

Obtain information on individual wages and payment schedule

- Ask personnel staff questions concerning wages and payment schedule
- Read literature regarding wages and payment schedule
- Attend staff in-service or orientation meeting and ask questions concerning wages and payment schedule

UNDERSTAND THE EXTRAS OR BENEFITS OFFERED AT WORK

Comprehend benefits offered through employment

- Ask questions of personnel staff concerning benefits and your responsibility for obtaining them
- Read literature on retirement plan, vacation, etc.
- Attend staff in-service or regularly scheduled meetings when representative of insurance company, etc. is available
- Contact local insurance and retirement office by telephone for information
- Complete application for medical claim, sick leave, etc.
- Calculate retirement income at age 65 from retirement plan

FIGURE OUT THE COST OF USING ONE'S OWN CAR OR PUBLIC TRANSPORTATION IN GETTING TO AND FROM WORK

Calculate cost of using private or mass transit system for getting to and from work

- Calculate cost of using personal car for getting to work, including gasoline, repair, and maintenance expenses
- Calculate cost of getting to work using local public transportation
- Compare costs of getting to work by personal car, car pool, and local public transportation
- Compare costs and other variables of buying a car with those for using public transportation for getting to work
- Calculate cost of getting to work by sharing expenses of a car pool

Consumer Economics

MAKE CHANGE USING BILLS AND COINS

Figure costs and make change

- Add and subtract sums of money
- Add total cost of purchase
- Calculate sales tax, finance charges, and gratuities (if applicable)
- Make change using silver coin and paper money

MANAGE MONEY SO THAT YOU CAN PAY YOUR BILLS

Budget for monthly expenditures

- Know monthly income (or estimate average if flexible)
- List regular monthly (or quarterly) expenditures and amount of payment expected

- Estimate other expected expenses and allow for coverage
- Know amount of money available for miscellaneous and personal expenses
- Determine how to keep expenditures within a manageable margin
- Evaluate situation to decide if maintaining a budget is necessary or desirable

BALANCE A CHECKBOOK

Open and maintain checking accounts

- Locate banks or other financial institutions convenient for frequent use
- Obtain information from banks and other financial institutions as to type of personal checking account available, including information of benefits and service charges
- Select institution with type of account that best meets your needs
- Apply for checking account
- Write out a check correctly
- Keep accurate record of financial transactions
- Balance checkbook regularly

WRITE A CHECK OR FILL OUT A MONEY ORDER*

KEEP RECORDS AND RECEIPTS TO FILE INCOME TAX FORMS

Keep accurate records for tax purposes

- Contact IRS for information on legal deductions
- Keep receipts of medical and other deductible expenses
- Be able to display several receipts and records for year in question (if audited)

ADD THE TOTAL COST (PLUS TAX) OF A PURCHASE

Figure costs and make change

- Add and subtract sums of money
- Add total cost of purchase
- Calculate sales tax, finance charges and gratuities (if applicable)
- Make change using silver coin and paper money

PREPARE AND STICK TO A BUDGET

Budget for monthly expenditures

- Know monthly income (or estimate average if flexible)
- List regular monthly (or quarterly) expenditures and amount of payment expected

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*This ability statement involves task area and enabling behaviors like and/or similar to those for "Manage money so that you can pay your bills."

- Estimate other expected expenses and allow for coverage
- Know amount of money available for miscellaneous and personal expenses
- Determine how to keep expenditures within a manageable margin
- Evaluate situation to decide if maintaining a budget is necessary or desirable

TAKE GOOD CARE OF YOUR BELONGINGS OR PROPERTY

Keep goods in repairs and upkeep

- Clean possessions periodically for proper service/operation
- Protect possessions from damage by elements, accidents, and other potential risks
- Operate/use possessions as instructed to maintain function and durability
- Inspect possessions periodically for wear and other signs indicating need for maintenance/repair
- Keep possessions stored appropriately when not in use or operation
- Keep basic tools and equipment for emergencies and general repair

DECIDE WHICH PURCHASES YOU MAKE ARE NECESSARY AND WHICH ARE NOT

Determine buys necessary for maintenance of living

- List out basic needs and items necessary to maintain style of living
- Read consumer information to determine basic and necessary items
- Determine which needs are immediate, in terms of buying or repair, and which can be postponed
- Analyze needs and wants for long-range planning of purchases
- Take advantage of seasonal and special sales whenever possible

ESTABLISH A CREDIT RATING

Know that opening charge accounts is a way to establish credit

- Identify several locally owned stores offering arrangements for buying on time in order to establish credit locally
- Inquire about payment schedules and plans available at different stores
- Obtain credit applications from various places and fill out the blanks
- Make payments on time to build up credit standing
- Use local references to open account in large, nationally distributed stores
- Read and comprehend purchase agreement terms

DECIDE IF A MORE EXPENSIVE ITEM IS WORTH THE EXTRA COST

Know the relationship between cost and quality

- Know what elements (cost of material, cost of labor, quality of work, etc.) go into making up the cost of an item
- Understand that the cheaper the material and the poorer the quality of work, the lower the price of the item is likely to be
- Understand that the better the quality of the work and the materials, the longer the item is likely to last

SHOP AROUND FOR THE KIND OF SAVINGS PLAN THAT MEETS YOUR NEEDS

Identify types of savings

- Obtain information on amount of interest acquired by different savings
- Shop around for type of savings that best meet one's needs, i.e., certificates of deposit, savings accounts at different types of institutions, etc.
- Distinguish between savings and investments

DECIDE WHAT GIVES YOU THE BEST RETURN (OR PROFIT) ON YOUR MONEY, IF YOU WANT TO SAVE MONEY

Understand the kind of investments available

- Investigate different kinds of investments
- Compare prices in terms of interests accrued, return on investment, time to liquidate, etc. for deciding best buy
- Determine advantages of long range vs. short range investments
- Consider benefits of using services of an intermediary, such as a broker
- Use market reports and other information to keep informed of progress of investment

APPLY FOR CREDIT CARDS (GAS, DEPARTMENT STORE, MASTER CHARGE, ETC.)

Decide and select credit accounts for personal use

- Decide advantages and disadvantages of charging goods or services vs. paying cash
- Read consumer information about charge accounts and credit cards
- Apply for charge account or credit card based on need and intended use
- Keep records of charge transactions
- Pay amount due on time to maintain good credit
- Determine when cancelling charge or credit card is advantageous

UNDERSTAND HOW CHANGES IN THE ECONOMY MAKE A DIFFERENCE IN HOW MUCH YOU HAVE TO SPEND

Comprehension of unlimited consumption in a world of finite resources

- Know how high wages affect price of goods and services
- Use knowledge of prevailing economic factors to correctly understand price changes
- Analyze yearly income for changes due to seasonal employment, strikes or layoffs, etc.
- Understand benefits of planning ahead when it is possible

UNDERSTAND HOW THE PRICE OF GASOLINE AND OTHER RESOURCES CHANGES AS SUPPLIES ARE USED UP

Comprehension of unlimited consumption in a world of finite resources

- Identify items that can be recycled and places in community for recycling
- Be informed as to ecological problems and recourses for consumer

- Plan for economical use of fuel and other natural resources
- Express concerns to local, state, and federal authorities

DECIDE IF YOU SHOULD PAY CASH OR CHARGE WHAT YOU BUY

Decide desirable mode for paying for purchase

- Check resources to see how much spendable cash one has and if credit is in good standing
- Determine if acceptable arrangements can be made for buying on credit
- Inquire as to initial down payment and amount of monthly or quarterly payment plus interest and compare with cost (in dollars and convenience) of paying cash

FIND STORES THAT HAVE THE BEST BARGAINS

Know advantages of different kinds of stores

- List types of stores (discount, factory outlets, regular or budget, etc.) convenient geographically
- Inquire (by phone or visit) as to benefits and services--if store delivers items free or at a minimum charge, if store stands behind products, etc.
- Calculate the cost of item plus interest, freight charges, discount allowed, etc. to determine which store gives the most economical buy
- Determine which kind of store gives most satisfactory service to customers

FIND OUT ABOUT THE QUALITY OF WHAT YOU ARE BUYING BEFORE YOU BUY IT

Before buying, assess value of item or service

- Read labels, directions on care and maintenance, and other accompanying information
- Compare quality of several different brand names and models
- Obtain estimates from several places
- Consult consumer reports, etc. for listings of quality and cost of various brands
- Check recourses available if service or goods are shoddy or defective

DECIDE WHICH ITEM IS THE BEST BUY, BASED ON UNIT PRICES GIVEN AT THE STORE

Do comparative shopping

- Compare prices in stores conveniently located
- Read newspapers and bulletins for sales
- Calculate transportation and gasoline costs of getting to and from a more distant place offering special prices
- Determine if lesser known name brand is equal quality at lower cost
- Determine if bulk buying, in terms of storage and keep, is advantageous
- Assess cost and quality of substitutions

BORROW MONEY IN THE EASIEST AND BEST WAY, IF YOU NEED TO BORROW GET A PERSONAL LOAN FROM A BANK, IF YOU NEED A LOAN

Obtaining loans for major buys is a way of establishing credit

- Inquire about types of loans from banks and other financial institutions
- Calculate and compare interest rates and payment schedules
- Obtain professional help from loan officer on loan agreement that will best suit your needs

GET A MORTGAGE ON A HOUSE

Obtaining a mortgage on a house is also credit

- Compare interest rates from various lending institutions
- Confer with loan officer and attorney
- Negotiate contract with bank and previous owner
- Calculate interest paid on loan and monthly payments
- Read and comprehend contractual agreement and consequences of default of payment

FINANCE SOMETHING AT A STORE OR DEALER (LIKE A CAR, TV, STEREO)

Arrange for financing an object in a given store, if desirable

- Determine need for item--appliance, furniture, tools or equipment, etc.
- Compare prices and interest rates at stores selling desired item
- Calculate most advantageous place to purchase, in terms of service, cost, and convenience
- Arrange with credit department for charges and payment schedule
- Determine responsibility for maintaining item in good repair and working order
- Understand consequences of default of payment

GET YOUR UTILITIES TURNED ON OR OFF, IF YOU NEED TO

Obtain utilities

- Contact fire department and gas company for safety examination of electrical and gas systems
- Contact electric and companies to open account and turn on service
- Contact phone company and have service installed or visit telephone center to apply for and obtain telephone for self installation
- Make necessary deposits

GET THE ELECTRIC OR PHONE COMPANY TO FIX SOMETHING IF IT IS NOT WORKING

Maintain utility service

- Make monthly payments to utilities with cash or check
- Report malfunctions of utility systems to utility companies

GET THE RIGHT KIND OF INSURANCE COVERAGE

Obtain adequate insurance coverage

- Determine amounts and types of insurance needed, given level of income and number of dependents
- Consult with various medical and life insurance representatives to discuss insurance needs, the advantages of policies offered, and payment schedules
- Consult with various car insurance representatives to determine types and amounts of coverage desired
- Decide payment and interest rate schedules, if options are available
- Make payments on time to maintain coverage
- Be aware that one can use insurance as investment or as collateral for borrowing money

HAVE SOMETHING FIXED USING THE WARRANTY

Understand upkeep and maintenance responsibility of goods as the owner

- Read clothing labels for instructions on care of clothing articles
- Read repair/maintenance manuals for instructions on care and maintenance of appliances, car, etc.
- Consult maintenance/repair specialists for recommendations on care of possessions
- Read warranties, guarantees, agreements and contracts regarding liability caveats and instructions for maintenance/repair service

FIX THINGS WHEN THEY BREAK OR TEAR

Keep goods in reasonable repair and upkeep

- Clean possessions periodically for proper service/operation
- Protect possessions from damage by elements, accidents, and other potential risks
- Operate/use possessions as instructed to maintain function and durability
- Inspect possessions periodically for wear and other signs indicating need for maintenance/repair
- Keep possessions stored appropriately when not in use or operation
- Keep basic tools and equipment for emergencies and general repair

DECIDE BETWEEN SELLING SOMETHING LARGE YOURSELF, SUCH AS A HOUSE OR CAR, OR HAVING SOMEONE SELL IT FOR YOU

Know advantages of buying or selling as owner vs. hiring service of an intermediary

- Estimate amount of time needed to locate item to buy or sell item as owner
- Be able to assess fair value
- Read advertisements to locate where item to be bought can be found and at what price
- Be able to write and place advertisements on item to be sold
- Inquire from others advantages or problems in buying or selling as owner vs. using an intermediary

- Obtain and read information on legal and ethical aspects of buying the services of an intermediary
- Confer with attorney to protect self if necessary

FIND THE RIGHT PERSON TO SELL SOMETHING FOR YOU

Locate appropriate intermediary

- Talk to others who have used desired kind of intermediary--broker, agent, etc.
- Identify persons known to be reputable
- Talk to several persons whose service you want to buy
- Be able to communicate what you desire done and the service you expect
- Negotiate contract or agreement if appropriate person is found
- Consider alternatives if prices or persons are not up to your expectation

ORDER THINGS YOU WANT FROM A CATALOG

Use catalogues to order goods

- Obtain catalogues of choice
- Compare availability and prices of goods in catalogues vs. in locale
- Consider immediacy of need vs. length of time to acquire something by mail order
- Fill out order blank correctly
- Use measuring devices for ordering clothing correctly
- Calculate total cost, including state tax and postage

DECIDE BETWEEN RENTING OR BUYING THINGS YOU MAY NOT NEED VERY OFTEN

Decide between leasing vs. buying goods

- Estimate frequency of expected use of item
- Determine cost of renting, by some time period
- Comprehend rental agreement and what is expected in case of damage or loss
- Consider advantages of owning item as opposed to renting

RENT AN OFFICE OR A PLACE TO LIVE

Rent a house or apartment

- Locate area in which you want to live
- Contact real estate agents, rental agencies, or advertisements, etc. for vacancies
- Select a price range within your income level and budget
- Determine features that are necessary and desired in living quarters
- Comprehend rental agreement, including amount of deposit, length of contract, keeping of pets, etc.
- Ascertain responsibility for upkeep and repairs
- Ascertain responsibility for securing and maintaining telephone and utilities

- Identify person or place for making complaints
- Seek legal aid if necessary in solving leasor-leasee problems

RECOGNIZE FALSE ADVERTISING WHEN YOU SEE IT

Understand principles of advertising

- Demonstrate awareness of advertising techniques such as bait-and-switch, price fixing, and appeals to emotions and peer pressure
- Be aware that companies advertise to sell products
- Be able to judge merits of product outside of persuasive qualities of advertising
- Read consumer publications to obtain more objective information on goods and services
- Consult Better Business Bureau for data on business services and reputations

MAKE THE RIGHT DECISIONS ABOUT BUYING THINGS THAT ARE ADVERTISED TO MAKE YOU WANT THEM

Understand principles of advertising

- Demonstrate awareness of advertising techniques such as bait-and-switch, price fixing, and appeals to emotions and peer pressure
- Be aware that companies advertise to sell products
- Be able to judge merits of product outside of persuasive qualities of advertising
- Read consumer publications to obtain more objective information on goods and services
- Consult Better Business Bureau for data on business services and reputations

GET HELP IF YOU HAVE PROBLEMS WITH YOUR PURCHASES

Know where to go for help in solving consumer complaints and problems

- Read consumer publications for references to local consumer groups
- Contact local Better Business Bureau and other civic organizations for aid in solving problems
- Identify where and to whom to report problems with merchandise in store where purchase was made
- Be informed of efforts of consumer advocacy groups

GET YOUR MONEY BACK IF THE ITEM YOU BOUGHT IS NOT WELL MADE OR DOES NOT WORK WELL

Know where to go for help in solving consumer complaints and problems

- Read consumer publications for references to local consumer groups
- Contact local Better Business Bureau and other civic organizations for aid in solving problems
- Identify where and to whom to report problems with merchandise in store where purchase was made
- Be informed of efforts of consumer advocacy groups

BE ABLE TO TELL WHEN YOU ARE NOT GETTING SATISFACTORY SERVICE (LIKE FROM DOCTORS, LAWYERS, MECHANICS, ETC.)

Report defective goods or service to appropriate person

- Return good to local retailer for return or adjustment or purchase price
- Contact Consumer Product Safety Commission for assistance in solving consumer problems
- Write to manufacturer of goods stating problem with defective item
- Read warranty, guarantee, and contract to identify appropriate person/agency for redress concerning defective goods
- Complain of bad service to manager or supervisor
- Report malpractice or shoddy health and medical practices to state licensing agency
- Seek legal aid if necessary

COMPLAIN ABOUT POOR SERVICE TO THE RIGHT PERSON

Report defective goods or services to appropriate person

- Return goods to local retailer for return or adjustment of purchase price
- Contact Consumer Product Safety Commission for assistance in solving consumer problems
- Write to manufacturer of goods stating problem with defective item
- Read warranty, guarantee, and contract to identify appropriate person/agency for redress concerning defective goods
- Complain of bad service to manager or supervisor
- Report malpractice or shoddy health and medical practices to state licensing agency
- Seek legal aid if necessary

REPORTS ON OCCUPATIONALLY TRANSFERABLE SKILLS

McKinlay, B. *Characteristics of jobs that are considered common: Review of literature and research* (Info. Series No. 102), 1976. ($3.80)

A review of various approaches for classifying or clustering jobs, and their use in (a) describing the elements of commonality involved when people make career changes, and (b) understanding better the concepts of occupational adaptability and skill transfer.

Altman, J.W. *Transferability of vocational skills: Review of literature and research* (Info. Series No. 103), 1976. ($3.80)

A review of what is known about the transferability of occupational skills, describing the process or the facilitators of skill transfer.

Sjogren, D. *Occupationally transferable skills and characteristics: Review of literature and research* (Info. Series No. 105), 1977. ($2.80)

A review of what is known about the range of occupation-related skills and characteristics that could be considered transferable from one occupation to another, describing those transferable skills which are teachable in secondary and postsecondary career preparation programs.

Ashley, W.L. *Occupational information resources: A catalog of data bases and classification schemes* (Info. Series No. 104), 1977. ($18.20)

A quick and concise reference to the content of 55 existing occupational data bases and 24 job classification schemes. Abstracts of each data base and classification scheme include such information as: identification, investigator, location, documentation, access, design information, subject variables, occupation variables, and organization variables.

Wiant, A.A. *Transferable skills: The employer's viewpoint* (Info. Series No. 126), 1977. ($3.25)

A report of the views expressed in nine meetings across the country by groups of local community and business representatives concerning the types of transferable skills required and useful in their work settings and how a better understanding of transferable skills could improve training and occupational adaptability.

Miguel, R.J. *Developing skills for occupational transferability: Insights gained from selected programs* (Info. Series No. 125), 1977. ($3.80)

A report of clues and suggestions gained in the review of 14 existing training programs, with recommendations for practice which appear to have been successful in recognizing skill transfer and taking advantage of an individual's prior skills and experience.

Ashley, W.L., & Ammerman, H.L. *Identifying transferable skills: A task classification approach* (R&D Series No. 146), 1977.

A report of an exploratory study designed to test the usefulness of three classification schemes in identifying the transferable characteristics of tasks in diverse occupations.

Pratzner, F.C. *Occupational adaptability and transferable skills* (Info. Series No. 129), 1977. ($6.25)

A summary final report, presenting and discussing an array of issues encountered in the various project activities, and offering recommendations.

Selz, N.A., & Ashley, W.L. *Teaching for transfer: A perspective for practitioners* (Info. Series No. 141), 1978. ($2.35)

An informal discussion of the need for teachers and trainers to give more attention to developing transferability and transferable skills in students for learning and life performance applications. Practical suggestions and techniques for improving the capacity of students to transfer learned skills and knowledge to new situations are given.

Brickell, H.M., & Paul, R.H. *Minimum competencies and transferable skills: What can be learned from the two movements* (Info. Series No. 142), 1978. ($5.10)

A report comparing and contrasting potential impact of the transferable skills and minimum competency testing movements on school programs, staff, and students. Key questions and alternative strategies are presented to assist educational planners and administrators in formulating policy and establishing promotion or completion criteria in secondary and postsecondary education.

THE FOLLOWING REPORTS WILL BE AVAILABLE IN 1980:

Ashley, W.L., Laitman-Ashley, N.M., and Faddis, C.R. (Eds.) *Occupational adaptability: Perspectives on tomorrow's careers* (Info. Series No. 189), 1979.

Proceedings from a national symposium. The topics focused on how training for adaptability can increase the use of human resources in the labor force.

Selz, N. (Ed.) *Adult learning: Implications for research and policy in the eighties,* 1979.

Proceedings from a national symposium on adult learning. Topics include state of the art, research into practice, policy implementation, and future directions.

Wiant, A.A. *Self-assessment for career change: Does it really work? Summary report of a follow-up study* (Info. Series No. 191), 1979.

An analysis of the impact of self-assessment on one's subsequent employment experience. The particular assessment technique studied is one intended to help identify those skill attributes which have provided satisfaction in various life experiences. Outcome measures included skill utilization and job satisfaction.

Selz, N.A., and Jones, J.S. *Functional competencies in occupational adaptability and consumer economics,* 1979.

Perceptions of national adult samples are reported. Document includes where competencies should be taught —at home, at school, on-the-job, self-taught—and how important these competencies are in successful work and life activities.

Kirby, P. *Cognitive style, learning style, and transfer skill acquisition,* 1979.

A review and synthesis of the literature in adult learning styles, as they relate to the acquisition of transfer skills.

Knapp, J.E. *Assessing transfer skills,* 1979.

A review of traditional and non-traditional assessment with respect to the assessment of transfer skills.

Sommers, D. *Empirical evidence on occupational mobility* (Info. Series No. 193), 1979.

A review and synthesis of the literature on the characteristics of occupationally mobile workers and their jobs.

Laitman-Ashley, N.M. (Ed.) *Women and work: Paths to power* (Info. Series No. 190), 1979.

Proceedings from a national symposium that offer perspectives on women in the work force. Topics will cover five major transition points that any person can experience in a lifetime.

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